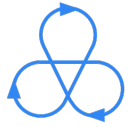




Our Property and Casualty product is evolving

New and enhanced features are available now with more coming in 2024



Perpetual
innovation

Technological agility ensures our improvements keep ahead of your needs



Sophisticated technology provides a streamlined Quote and Bind experience for Brokers



Drag & Drop
in seconds



2 Step broker
experience



75% reduction
in journey steps



2 min
Happy Path quote



Enhanced
3rd party risk data

Property Owners



A unique solution for 1 to 100s of premises
using drag and drop technology



Schemes & Facilities



Customisation
by configuration

Customised schemes through configuration, not redevelopment



Market
leading service

...all underpinned by our Broker endorsed market leading service

Our Broker support teams are expanding as our business grows

Happy Path

Sophisticated technology provides a streamlined Quote and Bind experience for Brokers



**Drag & Drop
in seconds**

Drag & Drop to auto-ingest submissions in seconds, ready for validation



**2 Step broker
experience**

Fast quote and efficient return to update and bind, delivered effortlessly



**75% reduction
in journey steps**

Design simplicity and sophisticated technology, reduces journey steps



**2 min
Happy Path quote**

As fast as 1 min to quote and 1 min to bind, freeing Broker time to focus on client needs



**Enhanced
3rd party risk data**

External data pre-populates platform resulting in fewer questions and faster quotes

Further key messages

Configured for speed and efficiency

Focus on industry groups:

Retail, Medical & Clinics, Care Homes, Cafes & Restaurants, Offices, Hotels & Accommodation

Intelligent algorithmic underwriting technology

Fewer questions and faster quote

Bespoke journeys to ensure every question asked is truly necessary and relevant



Delivering for the Broker

- Intuitive & easy industry selection
- Immediate indication on appetite, ensuring the desired cover is available
- Instantaneous, bespoke, easy-to-understand documentation
- Sophisticated, flexible pricing infrastructure
- Referrals supported by AI for exceptional turnaround service standards

Complex and large business also supported by the same technology



Schemes & Facilities

Customised solutions for P&C and ML clients. The antithesis to competitors' 'off the shelf' scheme.



**Customisation
by configuration**

Customised schemes through
configuration, not redevelopment

Further key messages

Highly automated

Customisable portfolio or rollover solutions for volume business

Unique and comprehensive configuration toolkit

Setup new schemes very rapidly

Portfolio dashboard information

Robotics administration processing



Delivering for the Broker

The first truly digital solution for this challenging sector:

- Tailored product solutions
- Configurable for every stage of the process
- Supporting a number of industries aligned with our core appetite
- Pricing attractiveness at individual client level
- Commissions and compliance automation
- Exclusive solutions unique to each Broker partner
- White label branding, if required
- Design a bespoke product and benefit from the richness of our platform

Property Owners



Property Damage



Loss of Rent Receivable



Terrorism



Property Owners' Liability



Employers' Liability

Dedicated digital real estate product and journey

A unique solution for 1 to 100s of premises using drag and drop technology

Further key messages

Configured for speed and efficiency

Auto-ingest submission - drag and drop pdf and multi-premise spreadsheets

Enhanced 3rd party client and risk information

Instantaneous documentation

Automatic document production including 'Tenant Certificates' and premium breakdown by premises



Delivering for the Broker

- 2 Step journey. Fast access to quote ; return to validate and bind
- Easy and intuitive to locate and validate the building address and select the tenant occupant type
- Sophisticated, flexible pricing infrastructure
- Option of portfolio underwriting approach for larger clients
- Eliminating the need to create manual documents

> [Contact us to find out when these features are available for you](#)



A Broker journey that is bespoke to your needs every time

Enhanced data

Client Search data is fast, accurate and integrated throughout the platform journey.

Nature of business and industry classification is clarified through keyword matching algorithms.

Tailored quote journey streamlined to your client's risk profile.

Intelligent augmentation constantly learning and eliminating manual data entry.

Find My Address suggests options as you type.

Clarity and simplicity

Submission upload drag and drop to auto-ingest your submissions in seconds.

Integrated submission viewer to easily validate your client's quote side by side with your uploaded document.

Multiple premises on a single quote and policy, side by side.

Summary step to review covers with clear access to make changes or manage documentation.

Dynamic declarations show only those required, presented in one place.

Simple navigation for intuitive understanding of where you are in your quote journey.

Additional features:

Action Bar assists completion of your quote & bind.

Adaptive pricing ensures your client gets the best price based on their unique risk characteristics.

Versatile endorsements clearly visible on the summary page for fast tailored review.

Bespoke client documentation built in real-time.

How do I... digital guide to assist your journey.

Automated compliance assessment against PEPS and Sanctions datasets, in real-time and prior to renewal.

Self service changes without requiring an underwriter's approval and with immediate update of policy documentation.

Create multiple quote variants without restarting the quote.

Clear risk appetite and 'red lines' alert early in the quote journey.

Lifecycle management:

Paid status indicates remittance of payment to C-Quence for each of the client's policy transactions.

Mid Term Adjustments all quoted and managed within platform seamlessly, including updated documents.

Renewals dashboard for individuals and offices ensures no omissions or deadlines are missed.

Quotes in progress dashboard view for the individual.

Recent activity dashboard view of recently accessed clients, quotes, and policies.

Requote reusing information against the latest product, pricing, rules etc. with no rekey and up-to-date intelligence data.

Direct messaging to underwriters giving Broker endorsed, market leading service.

Messages Home where all open conversation threads are in one place.